



# LifeLines

information for your life

## IS IT TIME TO TAKE AWAY THE KEYS?

If your older relative is not safe behind the wheel, it may be time for him or her to stop driving. Not all older drivers are unsafe, but physical impairments, slower reaction times, medications, and memory loss can all contribute to danger behind the wheel. Many older drivers make the decision to give up the keys on their own. But some may have difficulty giving up the freedom that comes with the open road. It may be time to have a difficult conversation with your aging relative.

### What to Look For

Your first step should be to observe and collect information about your relative's driving ability. Riding with your relative is the best way to do this. Or you could follow him or her with your own vehicle. Some of the things to watch for include:

- Not stopping at stop signs and red lights
- Not yielding for right of way
- Driving aggressively or too fast
- Slowing or stopping at the wrong time
- Not responding properly to other vehicles, bicyclists, pedestrians, or hazards
- Staying in the lane and changing lanes safely
- Getting lost on familiar roads

continued on page 3

## BACK-TO-SCHOOL: Establishing a Morning Routine

Don't worry; it's not just you: mornings are pretty much the busiest time for any family. The preparations before the dash out the door to work, school, or child care can be hectic. Here are a few tips to keep it simple, get organized, and stay sane during the household morning rush hours.

- **Start your morning routine the night before.** Just before bedtime, talk with your child about how the day went and what's up for tomorrow—this is a great chance to check on forgotten permission slips, school activities, etc.
- **Try taking nighttime baths or showers.** Bathing at night helps settle kids down for sleeping and eases bathroom chaos in the morning.
- **Make tomorrow's lunches after dinner.** Older children can prepare lunches themselves. But remember to plan ahead, grocery-wise, to avoid any missing ingredient crises.
- **Lay out clothes before bedtime.** Pick outfits the night before—including shoes and socks. Let children choose their own clothes or at least make suggestions, and for stress-free dressing, go easy on accessories and clothes that need ironing or last-minute fussing.
- **Preset breakfast.** Fill bowls of cereal the night before so all young children have to do in the morning is get their milk, which is pre-poured into cups in the fridge.
- **Put stuff by the door (and in the car)!** Have all backpacks, books, jackets, instruments, after-school supplies, and so on in a designated spot by the front door for easy pickup or in another "To School" area or drop box. Make sure homework gets put into the backpack as soon as it's completed, as well as signed notes, and so forth. Then, put an extra pair of shoes, a jacket, and a nonperishable lunch in the car... just in case!
- **Give yourselves more time in the morning.** Getting everyone up 30 minutes earlier can make an incredible difference. If your kids move at different speeds in the mornings, staggering wake-up times may make things easier too.
- **Personalize morning rituals.** Make mornings special by waking up with a song, phrase, or silly way of greeting the day. But be sure whatever you do fits your child's personal style—some kids need time before they're ready to smile or deal with anyone at all!

continued on page 2

## Contact Us



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## LOANING MONEY TO FRIENDS OR RELATIVES

Is there someone close to you who needs financial help? It could be a tough decision. Perhaps that person has had a spotless credit record and has been hurt by a lost job or medical bills. Or maybe someone you love who has not had the best financial record has had an unexpected expense.

What do you do? Here are some questions to ask yourself before you lend a hand:

**Can you afford this to be a gift?** Any time you help a friend or relative, it's wise to consider the possibility of never being paid back. If you can't face the possibility that you will never see this money again, don't offer it.

**Is there some other help you can offer besides money?** Maybe you can help out a caregiver who needs help in the home. If someone needs to make repairs to a home after a storm, maybe you could lend help with clean up. If you can offer help in a way that actually cuts a friend's or relative's costs and saves time, it might be more helpful in the long run.

**Would you know how to structure a private loan?** Private loans between friends or relatives require documentation. The advice of a financial expert, such as a financial planning professional, can be helpful in this case. Loans can be structured in a way to give the lender a better deal than CD rates and the borrower a significantly better deal than a bank. This involves a binding agreement and both sides being informed about the consequences of breaking it.

**Can you and your friend or relative discuss money honestly?** There's no more loaded a topic than money. With some people, the topic can bring guilt, resentment and in some cases, anger. Discussing another's money problems and offering help has to be planned.

**Will your attitude about this person change?** Will you think about this person differently once you have had a glimpse into his or her financial circumstances? Helping someone close with money can definitely change the balance of power in a relationship.

**How does your spouse/partner feel about you offering help?** Couples sometimes fight over the help one might offer his or her friends or family members. It is always wise to discuss all of these issues with a spouse or partner before an offer is made. It might uncover financial needs at home you never knew you had.

**What if the one in need of a bailout is a prospective spouse or partner?** This can get really dicey, or it can be a sign of how strong the relationship is. Couples need to set financial ground rules as part of starting a new relationship. Clearing the air about financial worries is a good step going in. Couples should exchange critical financial information and credit reports as a way of dedicating themselves to responsible financial behavior for a lifetime.

Adapted from If a Friend or Relative Needs Financial Help Do It the Right Way. Financial Planning Association. (FPA) Retrieved April 2012. Reprinted with permission. [www.FPAnet.org](http://www.FPAnet.org).

<http://www.fpanet.org/ToolsResources/ArticlesBooksChecklists/Articles/Other/FriendorRelativeNeedsFinancialHelpDoittheRightWay>

## BACK-TO-SCHOOL...

continued from page 1

- **Devote some time to breakfast together.** Try to take at least 15 minutes to eat your morning meal as a family at least once a week. The kids can set the table the night before.
- **Eliminate any unnecessary distractions.** Do not turn on the television! A radio is a better choice for the morning news or to check on weather and school cancellations.
- **Use a schedule, timer, and calendar.** A dry-erase board or picture chart is a great way to remind your children of daily routines—comb hair, brush teeth, make bed, feed pets, and so on. Use a kitchen timer to get older kids motivated. Looking at a calendar together on Sunday nights will help you all prepare for the week's events.
- **Pay attention to what's important.** Even on the most frantic mornings, don't forget to praise good behavior, give the kids room to be imperfect, and remind everyone to say "I love you and have a great day!"

Workplace Options. (Reviewed 2012). Busy families: Establishing a morning routine. Raleigh, NC: Author.





## FITTING EXERCISE IN

The leaves are starting to change colors, cooler weather is here, and with the school year getting underway, you may be struggling to fit in your 30 minutes of daily exercise. The good news is that you can break physical activity into 10-minute segments throughout your day and still get the same cardiovascular benefits as working out for 30 consecutive minutes. Where would you be able to fit in 10 minutes in your day for fitness? It may be easier than it seems. Try some of the strategies listed below to incorporate more exercise into your day:

- **Take a coffee break, minus the coffee.** Use your coffee break time to get some fresh air and take a brisk walk around the parking lot.
- **Take the path less traveled.** Instead of taking the most direct route to your destination when walking, take the long way around. If you're headed right out of the door, take a left instead and walk around the block.
- **Be in a rush.** Don't just mosey down the street, speed it up to get your heart rate elevated.
- **Go the distance.** Try increasing the distance you walk each day by parking farther away, getting off of the bus a stop early, or simply walking to your destination instead of driving.
- **Don't let the machines win.** Take the stairs instead of the elevator, use a push mower instead of a riding lawnmower, and rake the leaves instead of using a leaf blower.
- **Put a little spring in your step.** Break up your walk with some skipping. You may feel silly, but it's much harder than you remember!
- **Skip the commercials.** Instead of sitting on the couch through commercials you don't care about, make a pledge to get up and move during each commercial break.
- **Carry that weight.** Picking up a couple things at the store? Grab a basket instead of a cart to carry your items.

Workplace Options. (Reviewed 2012). Fitting exercise In. Raleigh, NC: Author.

## ...TAKE AWAY THE KEYS?

continued from page 1

There are other non-driving signs to look for:

- Forgetfulness and memory loss
- Excessive agitation and temper
- Stiffness in joints making it hard to turn the head or use hands or feet
- Dizziness or fatigue
- Trouble walking, swallowing, hearing, or following instructions

Most older adults may show some of these signs. If they are frequent, it may be time for you or a health professional to talk about driving.

### Having the Talk

When you have this conversation, remember how difficult it may be for your relative to give up the independence that comes with driving. It is important to show respect, but be firm if safety is an issue. You may want to enlist other family members, friends, or medical professionals to join you in this talk. You should give specific examples of poor or unsafe driving. Be prepared with alternatives such as senior ride programs, public transportation, or rides with neighbors or church members.

You might encourage your relative to find out for him or herself. The Automobile Club of America offers online tools and evaluations to assess driving at [www.seniordriving.aaa.com](http://www.seniordriving.aaa.com). There are also tips for family members of older drivers and help to keep seniors independent even without wheels.

Losing driving privileges is very hard for many older adults. Your relative may not agree to give up the keys. You may need to bring in outside help. An older friend or relative who has given up driving may be a better choice to talk with him or her. You could also ask a doctor or other health professional to bring up the subject as well. If all attempts fail, and you are truly concerned, you can contact your local Department of Motor Vehicles. In most cases, you can make a request that they examine your older relative's driving skills. This can usually be done anonymously. You can check licensing requirements in your state by visiting <http://www.iihs.org/laws/olderdrivers.aspx>

Workplace Options. April 2012. Is it time to take away the keys? Raleigh, NC. Author.

Sources:

Helpguide.org: Senior Driving: Safety Tips, Warning Signs, and Knowing When to Stop

[http://www.helpguide.org/elder/senior\\_citizen\\_driving.htm](http://www.helpguide.org/elder/senior_citizen_driving.htm)

National Highway Safety Administration: How to Understand and Influence Older Drivers

<http://www.nhtsa.gov/people/injury/olddrive/UnderstandOlderDrivers>